

## **Remarks**

Claims 15-27 are currently pending in the application.

Claims 15-27 have been rejected.

Claim 18 is cancelled.

Claims 15 and 26 are amended to include the limitations of claim 18. Claim 15 is further amended to clarify that the “same name” is not the name of the purchase card holder. This latter limitation ensures that the purchaser’s identity is not revealed.

### ***Rejections under 35 U.S.C. §112***

Claim 18 is rejected under 35 U.S.C. §112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 18 is cancelled. However, the limitations of claim 18 are incorporated into 15. As set forth above, claim 15 is further amended to clarify that the “same name” is not the name of the purchase card holder thereby ensuring the purchaser’s anonymity. This feature of the present invention is made clear by the following section of the Specification:

When the consumer is ready to make a purchase, they are prompted through a series of payment and shipping questions to provide purchase transactional information. As will be apparent to one skilled in the art, the purchase transactional information describes the purchased goods or services as well as provides payment information from the consumer, including the credit account number associated with the intermediary credit account information. The intermediary credit account information further provides at least some pseudo purchase transactional information to the consumer. For instance, each purchasing card may have the same or a different name listed on the card. When the consumer

is prompted by the retailer's application 37 to provide a name, they simply insert the name, for example the name of the purchasing intermediary or "John Smith" as provided on the card. The consumer will also be prompted to provide the credit account number and the expiration date associated with the purchasing card. One skilled in the art will readily recognize that as part of transacting the purchase, the retailer's application 37 may verify 38 that the purchase price does not exceed the credit limit associated with the purchasing card. To do so, the retailer's application 37 may interface with an additional authorization system 39 as provided by either the purchasing intermediary or the credit card provider.

Specification, p. 10, l. 221-p.11, l. 241

This section explains how a name other than the card purchaser's is used to shield the purchaser's identity.

Claim 18 is rejected insofar as none of the features of claim 18 have any correlation to the process recited in claim 15.

This rejection is rendered moot by the cancellation of claim 18 and the revision of claim 15 explaining how anonymity is effectuated.

### ***Rejections under 35 U.S.C. §102***

Claims 15-17, 19, 22 and 25 are rejected under 35 U.S.C. §102(e) as being anticipated by Risafi et al (US Pat. 6473500).

The limitations of claim 18 is incorporated into claim 15. Claim 18 is not rejected under the present rejection. Accordingly, claims 15-17, 19, 22 and 25 are allowable under 35 U.S.C. §102(e) over Risafi et al.

***Rejections under 35 U.S.C. §103***

Claims 20, 21, 23, 24 and 26-27 are rejected under 35 U.S.C. §103(a) as being unpatentable over Rasafi as applied to claim 19 above, and further in view of the Official Notice.

The limitations of claim 18 is incorporated into independent claims 15 and 26. Claim 18 is not rejected under the present rejection. Accordingly, claims 20, 21, 23, 24 and 26-27 are allowable under 35 U.S.C. §103(a) over Risafi et al. and further in view of the Official Notice.

**Conclusion**

Applicants have made a genuine effort to respond to each of the Examiner's rejections in advancing the prosecution of this case. Applicants believe that all formal and substantive requirements for patentability have been met and that this case is in condition for allowance, which action is respectfully requested. If a telephone or video conference would help expedite allowance or resolve any additional questions, such a conference is invited at the Examiner's convenience.

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Please charge the \$525.00 small entity fees for the three month extension as well as any additional fees or credit any overpayments as a result of the filing of this paper to our Deposit Account No. 02-3978.

Respectfully submitted,

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